

Information to identify the case:

Debtor 1	Chad M. Harbin	Social Security number or ITIN	xxx-xx-3009
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Northern District of Illinois		Date case filed for chapter	7 11/12/19
Case number: 19-82610			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Chad M. Harbin	
2. All other names used in the last 8 years		
3. Address	343 Hickory Drive Crystal Lake, IL 60014	
4. Debtor's attorney Name and address	Michael, Sr. T Barrett Law Office of J.D. Huls and Associates 530 Rockland Rd Crystal Lake, IL 60014	Contact phone (815) – 4554755 Ext. Email: michaelbarrettlaw@yahoo.com
5. Bankruptcy trustee Name and address	Joseph D Olsen Yalden Olsen & Willette 838 N. Main Street Rockford, IL 61103-6906	Contact phone 815 965-8635 Email: Jolsenlaw@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	Western Division 327 South Church Street Rockford, IL 61101	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 11/13/19
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	December 27, 2019 at 11:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtors must bring a picture ID and proof of their Social Security Number.	Location: 308 West State Street, Room 40, Rockford, IL 61101
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> if you assert that the discharge should be denied under § 727(a)(8) or (9). <hr/> Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	Filing deadline: 2/25/20 No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Chad M. Harbin
 Debtor

Case No. 19-82610-TML
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: jclarke
 Form ID: 309A

Page 1 of 1
 Total Noticed: 21

Date Rcvd: Nov 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 15, 2019.

db +Chad M. Harbin, 343 Hickory Drive, Crystal Lake, IL 60014-3412
 tr Joseph D Olsen, Yalden Olsen & Willette, 838 N. Main Street, Rockford, IL 61103-6906
 28378165 +Athletico Physical Therapy, C/O Nationwide Credit, 815 Commerce Dr #270,
 Oak Brook, IL 60523-8852
 28378167 +Centegra Hospital, C/O Grant & Weber, Inc., 5586 S. Fort Apache Suite 110,
 Las Vegas, NV 89148-7682
 28378168 +Centegra Physician Care, P.O. Box 650292, Dallas, TX 75265-0292
 28378170 +Center for Diagnostic Imaging, C/O Collection Resources, 2700 1st St. North Suite 303,
 Saint Cloud, MN 56303-4583
 28378171 EPMG of Illinois, P.O. Box 95968, Oklahoma City, OK 73143-5968
 28378173 +Fortiva, Attn: Bankruptcy, Po Box 105555, Atlanta, GA 30348-5555
 28378174 +Merchants Credit Guide Co., 223 West Jackson Boulevard, Suite 700, Chicago, IL 60606-6914
 28378175 +MercyHealth, 1000 Mineral Point Avenue, Janesville, WI 53548-2940
 28378176 +Metz, Gilmore & Vaclavek, 4 East Terra Cotta Avenue, Crystal Lake, IL 60014-3622
 28378180 +Randy Hallihan DDS, 149 N. Virginia Suite 100, Crystal Lake, IL 60014-3494
 28378183 +The Bureaus Inc, 650 Dundee Road, Northbrook, IL 60062-2747

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: michaelbarrettllaw@yahoo.com Nov 14 2019 03:17:58 Michael, Sr. T Barrett,

28378166 Law Office of J.D. Huls and Associates, 530 Rockland Rd, Crystal Lake, IL 60014
 +E-mail/Text: bk@blittandgaines.com Nov 14 2019 03:22:04 Blitt and Gaines P.C.,
 661 Glenn Avenue, Wheeling, IL 60090-6017
 28378172 +EDI: AMINFOFP.COM Nov 14 2019 07:28:00 First PREMIER Bank, Attn: Bankruptcy,
 Po Box 5524, Sioux Falls, SD 57117-5524
 28378177 +EDI: MID8.COM Nov 14 2019 07:28:00 Midland Funding, 2365 Northside Dr Ste 300,
 San Diego, CA 92108-2709
 28378179 EDI: PRA.COM Nov 14 2019 07:28:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,
 Norfolk, VA 23502
 28378178 EDI: PRA.COM Nov 14 2019 07:28:00 Portfolio Recovery, Attn: Bankruptcy,
 120 Corporate Blvd, Norfolk, VA 23502
 28378181 +E-mail/Text: EBN_Greensburg@Receivemorermp.com Nov 14 2019 03:25:34
 Receivables Management Partners, Attn: Bankruptcy, Po Box 349, Greensburg, IN 47240-0349
 28378182 +EDI: SWCR.COM Nov 14 2019 07:28:00 Southwest Credit Systems, 4120 International Parkway,
 Carrollton, TX 75007-1958

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

28378169* Centegra Physician Care, P.O. Box 650292, Dallas, TX 75265-0292

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 13, 2019 at the address(es) listed below:

Joseph D Olsen Jolsenlaw@comcast.net, il46@ecfcbis.com
 Michael, Sr. T Barrett on behalf of Debtor 1 Chad M. Harbin michaelbarrettllaw@yahoo.com
 Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov

TOTAL: 3